

Figure 1

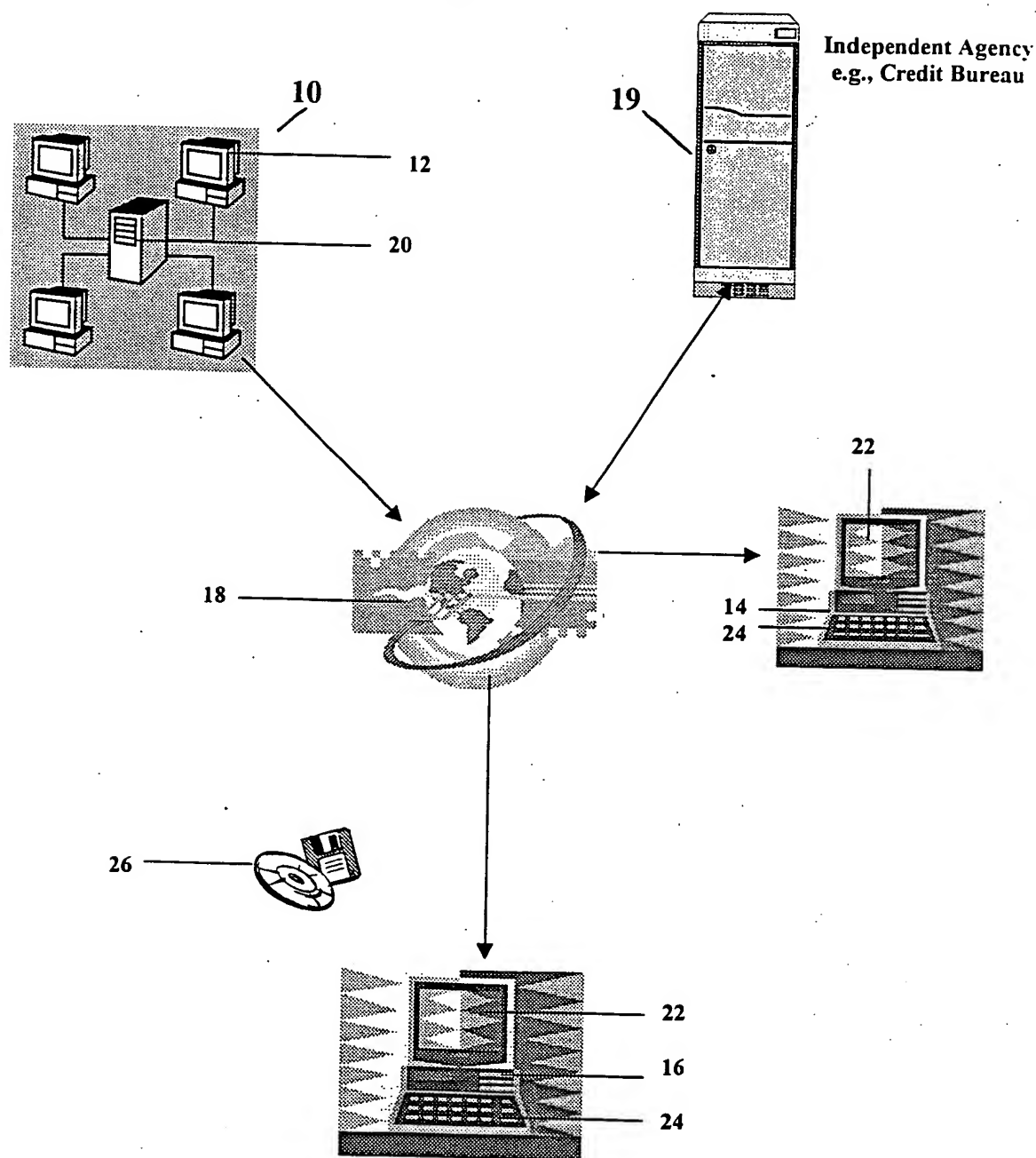


Figure 2

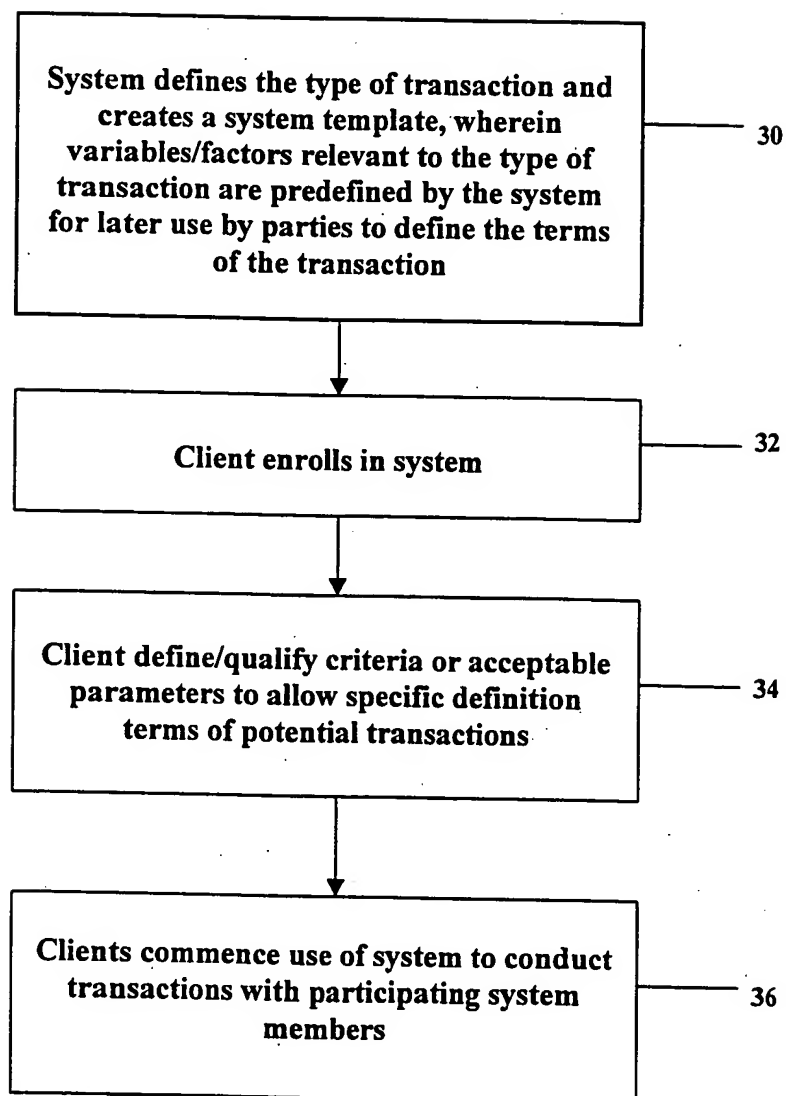


Figure 3

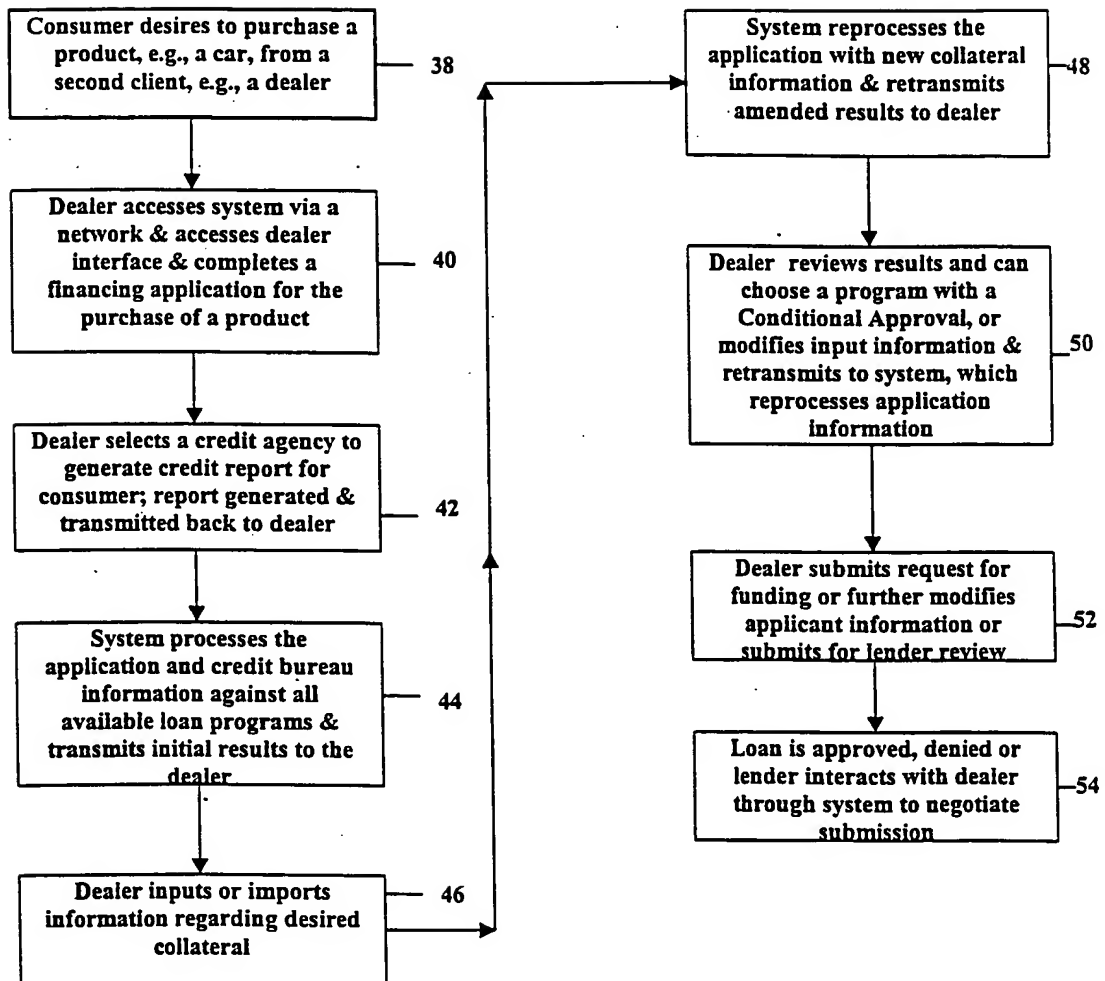


Figure 4

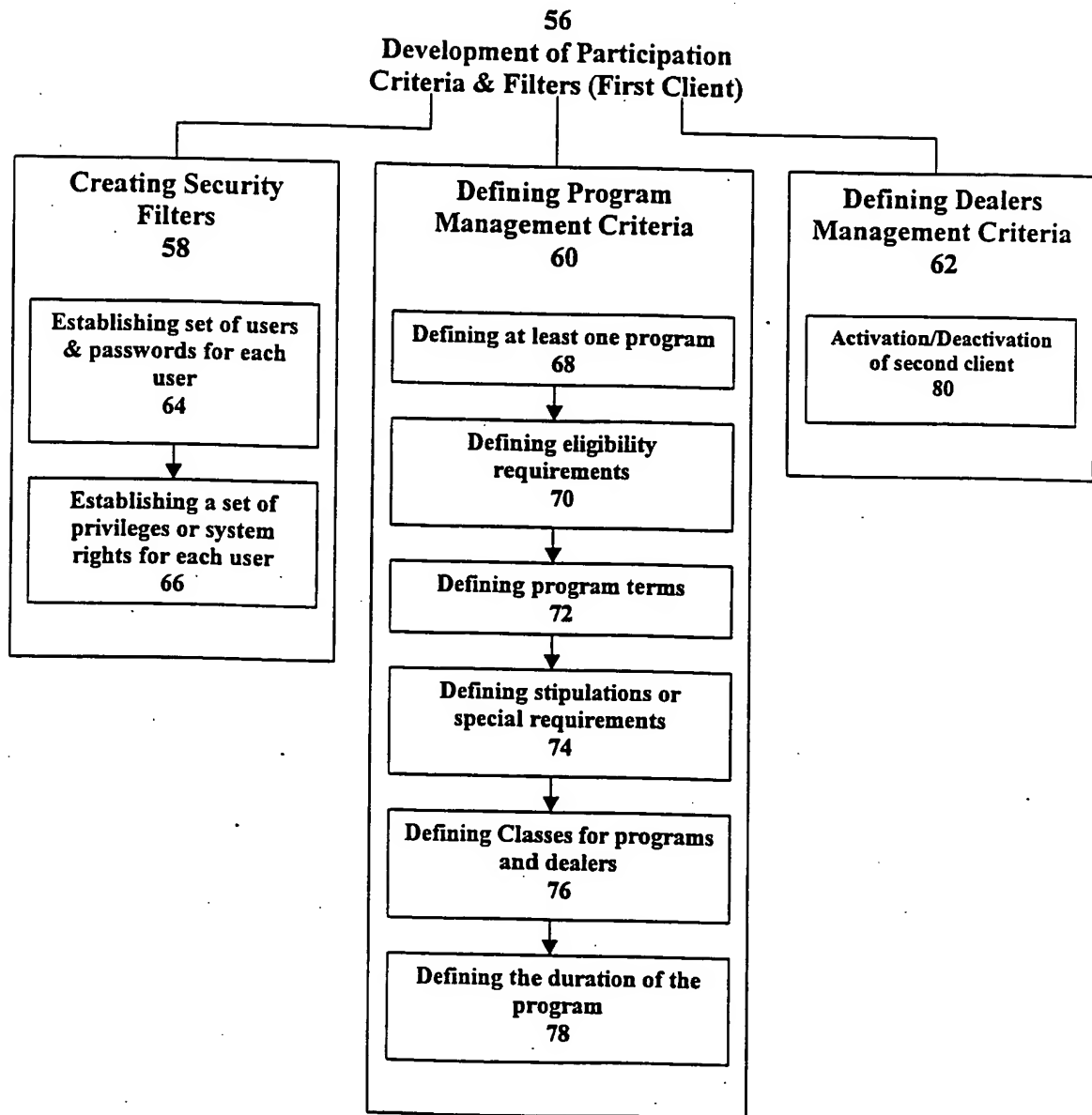


Figure 5

Edit Loan Programs

82

Program Name: Advantage Plus A

Loan Amount: \$ 5000 Min. 50000 Max.

Min. Down Payment: 20.000 %

Max. Loan To Value (Advance): 125.000 %

Maximum Auto Payment Factors:

The following three factors calculate Maximum Payment limits for this program based on a borrowers debt and income.

Min. Disposable Income (DI): \$ 1000

Max. Debt To Income (DTI): 50.000 %

Max. Payment to Income (PTI): 20.000 %

84

Options:

The following fields apply to Participating OR Discount programs only.

Dealer Participation:

Max. Participation: 0 %

Dealer Share: 0 %

Lender Discount:

Discount: 10.000

Lender Fee: 250

Save

86

Terms, Rate and Restrictions

New/Used	Terms and Rates			Vehicle Restrictions		
	Min. Term	Max. Term	Base Rate (%)	Min. Year	Max. Year	Max. Mileage
New	12	72	11.500	2002	2002	500 : SATS CARS
New	12	60	11.400	2001	2002	500 : SATS CARS
Used	12	60	14.000	2000	2002	20000 : SATS CARS
Used	12	60	14.000	1999	2002	30000 : SATS CARS
Used	12	48	14.500	1998	2002	40000 : SATS CARS
Used	12	36	16.000	1997	2002	55000 : SATS CARS
Used	12	24	18.000	1995	2002	75000 : SATS CARS

Terms and Rates

New/Used	Min. Term	Max. Term	Base Rate (%)	Min. Year	Max. Year	Max. Mileage
						ALL

Add a new term and rate

Back Stipulations Done

88

Figure 6

Add Criteria Item

Program Name: Advantage B		Criteria Set Type: Pass/Fail	
Criteria Set Name: Tier 1		Criteria Set Results: Conditional Approval	
Currently used criteria items:	Operator	Value	Action
BK 13, total last 12 mos	<=	0	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
BK 7, total last 12 mos	<=	0	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Repos, total	<=	1	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Repos, total last 24 mos	<=	0	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Credit Score	>=	620	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Debt To Income (%)	<=	43.000	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Highest Credit	>=	5000	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Late Payments, last 12 mos	<=	2	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Income, gross monthly	>=	2000	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
BK, total	<=	1	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Time At Job, total mos	>=	12	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Time At Residence, total mos	>=	12	<input type="button" value="Edit item"/> <input type="button" value="GO"/>

Select a criteria item from the drop down to include in the current criteria set.

90

Available Criteria Items

Highest Credit
Income, disposable monthly
Income, gross monthly
Late Payments, last 12 mos
Repos, total
Repos, total last 12 mos
Repos, total last 24 mos
Repos, total last 36 mos
Time At Job, total mos
Time At Profession, total mos
Time At Residence, total mos

94

Operator

Is Less Than
Is Less Than Or Equal To
Is Not Equal To
Is Equal To
Is Greater Than
Is Greater Than Or Equal To

92

Value

Figure 7

Program Name: Advantage 8		Date Created: 11/23/2001		Created By: Ima Baber		
Program Information and Requirements:						
Maximum Loan Advance:	120.000%					
Loan Amount:	\$5,000.00 Min. \$20,000.00 Max.					
Minimum Down Payment:	20.000%					
Minimum Disposable Income:	\$1,000.00					
Maximum Debt Ratio:	50.000%					
Max. Payment to Income:	20.000%					
Participation:						
Max. Participation:	0.000%					
Dealer Split:	0.000%					
Discount:						
Discount Percentage:	0.000%					
Fee:	\$0.00					
Program Term(s) and Rate(s)						
New	12	60	16.500%	2001	2002	500
Used	12	60	20.000%	2001	2002	15000
Used	12	48	20.000%	1999	2002	35000
Used	12	36	20.000%	1998	2002	50000
Used	12	24	20.000%	1996	2002	75000
Pass/Fail Criteria Set:						
Tier 3 SFA	Repos. total	<=	1	0.000	Submit	
	Repos. total last 36 mos	<=	0			
	Credit Score	>=	620			
	Income, disposable monthly	>=	2500			
	BK, total	<=	1			
Tier 1 SFA	Repos. total	<=	0	0.000	Submit	
	Credit Score	>=	680			
	Debt To Income (%)	<=	50.000			
	Income, gross monthly	>=	2000			
	BK, total	<=	0			
Tier 2 SFA	Credit Score	>=	700	0.000	Submit	
	Income, disposable monthly	>=	800			
Tier 1	BK 12, total last 12 mos	<=	0	0.000	Conditional Approval	
	BK 7, total last 12 mos	<=	0			
	Repos. total	<=	1			
	Repos. total last 24 mos	<=	0			
	Credit Score	>=	620			
	Debt To Income (%)	<=	45.000			
	Highest Credit	>=	5000			
	Late Payments, last 12 mos	<=	2			
	Income, gross monthly	>=	2000			
	BK, total	<=	1			
	Time At Job, total mos	>=	12			
	Time At Residence, total mos	>=	12			
Stipulations:						
1. Must use most recent Bankers System or LAM contract						
2. Title in the name of Demo Bank One 27631 La Paz Laguna Niguel, CA 92677						
3. Factory Invoice/Booksheet						
4. Signed by both Dealer and Customer						
5. \$500 maximum deductible, minimum 6 month term, name, address and phone number of agent or carrier.						
6. Proof of down payment if trade-in, copy of Booksheet, Copy of Title, Odometer Statement						
7. All open accounts must be current prior to funding						
8. Minimum 3 years history						
9. Copy of valid Drivers License						
10. Copy of Social Security Card						
11. Most current with year-to-date						
12. Booksheet, Odometer Statement and copy of Title						
13. Three references with addresses and phone numbers						

Figure 8

Criteria Item Score

Program Name: Advantage Plus A
Terms And Rates: View Rates

Criteria Set Name: Score Plus
Criteria Set Adjustment: See Below

Total Minus Total Plus		Criteria Set Adjustment	
Minus	Plus	Action	Score Adjustment
50	60	Denial	0.000
50	60	Submit For Approval	0.000
60	65	Conditional Approval	0.500
65	70	Conditional Approval	0.000
70	75	Conditional Approval	-0.500
75	80	Conditional Approval	-0.750
80		Conditional Approval	-1.000

Add Save

Item(s):

Currently used criteria items	Min*	Plus*	Separation	Value	Score	Final Score	Missing Score
Credit Score	580	580			-10		-50
	520	620			-5		
	660	660			0		
	680	680			10		
	720	720			30		
	760	760			40		
					50		
Debt To Income (%)	30.000	30.000			10		0
	30.000	35.000			7		
	35.000	50.000			5		
	50.000				0		
Highest Credit	10000	10000			0		-15
	20000	20000			10		
	50000	50000			15		
					20		
Late Payments last 12 mos	1	1			0		0
	1	2			-10		
	2	3			-20		
	3				-30		
Income, disposable monthly	800	800			0		-50
	1000	1000			5		
	2000	2000			10		
	5000	5000			15		
					20		
Time At Job, total mos	12	12			-10		-10
	48	48			0		
	60	60			10		
					20		
Time At Residence, total mos	12	12			-10		-10
	48	48			0		
	60	60			10		
					20		
Repos, total last 24 mos				0	0	-50	0
BK, total				0	0	-50	0

Select a your method to add additional item(s): Show Non-Range

Available criteria items list: Range

Minimum = greater or equal to Maximum = less than Score = score if qualified Missing Score = score if item is missing from application

Stipulations Back

Figure 9 (Class Manager)

Class Manager

Class Name	Status	Action
Class A	Active	<div> <div>GO</div> <div> <div>Back</div> <div>Add New Class</div> <div> <div>Associate Programs</div> <div>Associate Dealers</div> <div>View Programs</div> <div>View Dealers</div> <div>Inactivate</div> <div>Delete</div> </div> </div> </div>

Associate Dealers

Class Name: Class A

Select one or more programs to be associated to this class.

Program name

☐ Check here to select ALL programs.

☐ Check here to remove ALL programs.

☒ Advantage Plus

☒ Advantage

☒ Joint Applicant

☒ Advantage Plus A

☒ Advantage A

☒ Joint Applicant A

☒ Advantage B

☐ Dealer World

☒ Advantage Plus A

Associate Programs

Class Name: Class A

Select one or more dealers to be associated to this class.

Dealer name

☐ Check here to select ALL dealers.

☐ Check here to remove ALL dealers.

☐ Chevrolet State USA

☒ Ford World

☐ Chrysler Land

☒ Sam's Chevrolet

The Class Manager is used to associate dealers with particular programs. The Lender may elect to restrict particular programs within states or dealer groups. The association is made by the lender.

Figure 10

Dealer Enrollment Application

Add Dealer Profile

This is the information used by the lenders to identify you

Dealership Name:	<input type="text"/>	Dealer Group Name:	<input type="text"/>
Address:	<input type="text"/>	Address:	<input type="text"/>
City:	<input type="text"/>	City:	<input type="text"/>
State:	<input type="text"/>	State:	<input type="text"/>
Zip Code:	<input type="text"/>	Zip Code:	<input type="text"/>
Phone:	<input type="text"/>	Phone:	<input type="text"/>
Fax:	<input type="text"/>	Fax:	<input type="text"/>
Home Area:	<input type="text"/>	Email:	<input type="text"/>

Company Information

Dealer Tax ID:	<input type="text"/>	Monthly New Sales:	<input type="text"/>
Date Est.:	<input type="text"/>	Monthly Used Sales:	<input type="text"/>
Dealership Type:	<input type="text"/>	Management System:	<input type="text"/>

This is the information used by the lenders to contact appropriate personnel

General Managers		Finance Managers	
First Name:	<input type="text"/>	First Name:	<input type="text"/>
Last Name:	<input type="text"/>	Last Name:	<input type="text"/>
Phone:	<input type="text"/>	Phone:	<input type="text"/>
Email:	<input type="text"/>	Email:	<input type="text"/>
Other Contacts		Systems Managers	
First Name:	<input type="text"/>	First Name:	<input type="text"/>
Last Name:	<input type="text"/>	Last Name:	<input type="text"/>
Phone:	<input type="text"/>	Phone:	<input type="text"/>
Email:	<input type="text"/>	Email:	<input type="text"/>

System Administrator Login Information

Username:	<input type="text"/>
Password:	<input type="text"/>
Confirm Password:	<input type="text"/>

Figure 11

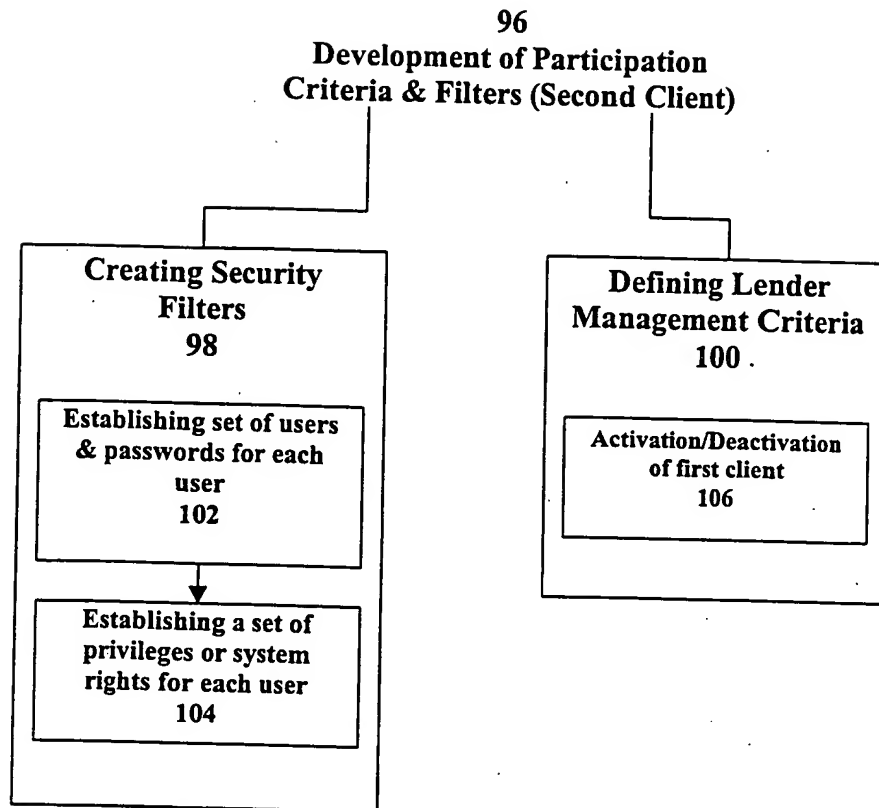


Figure 12

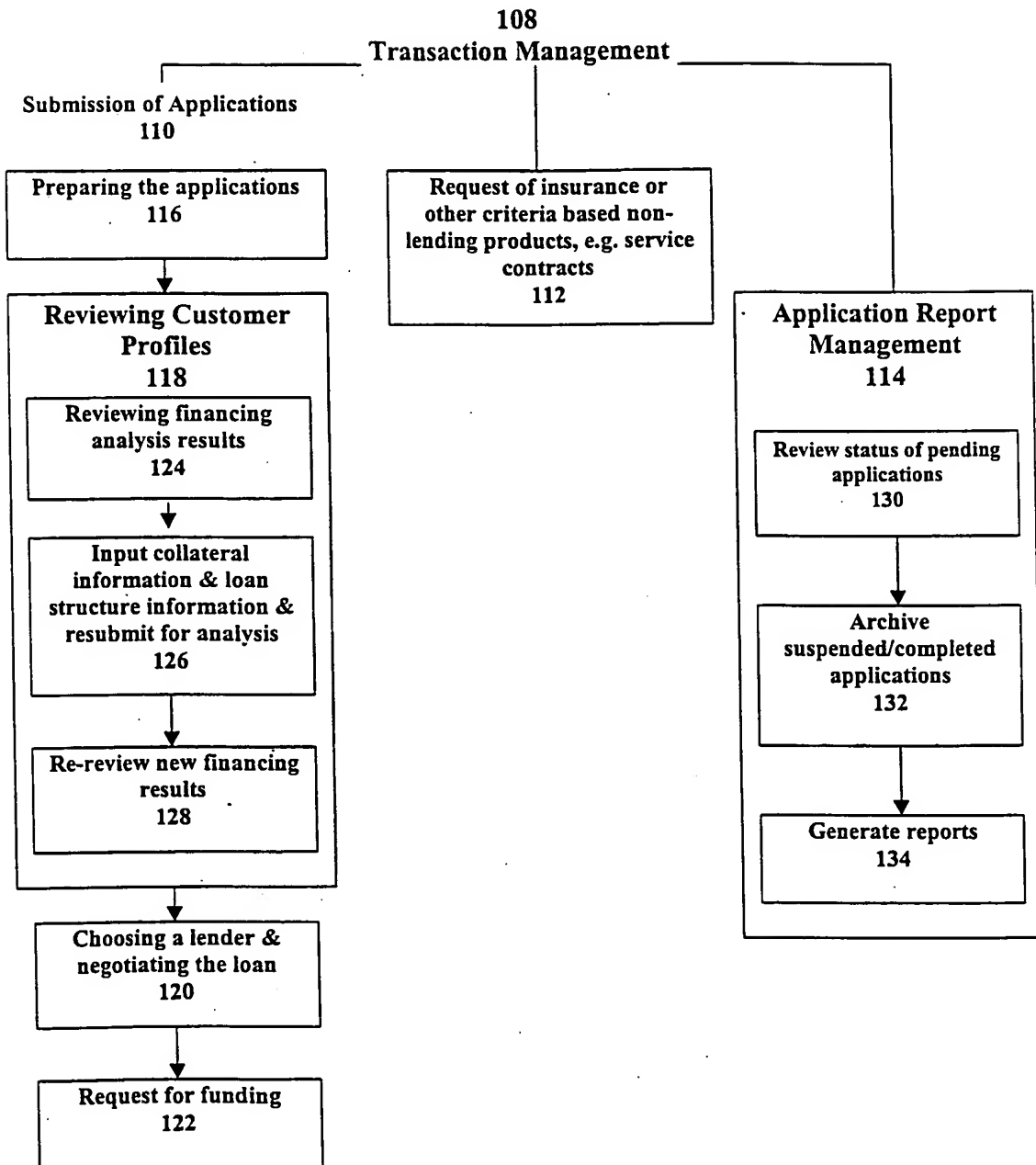


Figure 13

CREDIT APPLICATION	CREDIT REPORT	FINANCING OPTIONS	VEHICLE & STRUCTURE	DEAL STATUS			
Amount Financed: \$22,300.00							
MSRP/Wholesale: \$15,000.00 Down Payment: \$1,000.00 (4.292%)							
Lender Deal Info		Program Info		Vehicle	Customer Limit	Par/Disc.	Steps
Select	Loan Program	Max Term	Buy Rate	Max Amount	Payment	Payment	
Conditional Approvals:							
Demo Bank One							
Deal ▲	+ Advantage	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC View
Deal ▲	+ Advantage A	60	20.000%	\$30,000.00	\$590.81	\$800.00	View
Deal ▲	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC View
Deal ▲	+ Advantage Plus A	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC View
Demo Bank 1							
Deal ▲	+ Gold Star	60	14.500%	\$30,000.00	\$524.68	\$800.00	View
Deal ▲	+ Silver Star 3	60	20.000%	\$30,000.00	\$590.81	\$800.00	PAR View
Demo Bank 2							
Deal ▲	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	PAR View
Deal ▲	+ Tier 1 Discount	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC View
Finance and Insurance Services							
Deal ▲	+ Tier 2	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR View
Deal ▲	+ Tier 3	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR View
Harborside Acceptance Company							
Deal ▲	+ Class 1	60	15.000%	\$30,000.00	\$530.52	\$800.00	View
Deal ▲	+ Class 2	60	15.000%	\$30,000.00	\$530.52	\$800.00	View
Deal ▲	+ Class 3	60	15.000%	\$30,000.00	\$530.52	\$800.00	View
Submit For Approval:							
Harbor Financial Services							
Deal ▲	+ CLASS I	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR View
Deal ▲	+ CLASS II	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR View
Deal ▲	+ CLASS III	72	18.000%	\$50,000.00	\$508.61	\$800.00	PAR View
Declined:							
Finance and Insurance Services							
	+ Tier 1	60	21.000%	\$20,000.00	--	--	--

Figure 14

CREDIT APPLICATION

CREDIT REPORT

FINANCING OPTIONS

VEHICLE STRUCTURE

Amount Financed: \$22,300.00

MSRP/Wholesale: \$15,000.00

Down Payment:

Lender Deal Info

Select: Loan Program Max Term: 60 Days

Conditional Approvals:

Close

Demo Bank One

Deal	Term	Rate	Amount	Monthly	Disc	View
Deal A + Advantage	60	20.000%	\$30,000.00	\$590.81	\$800.00 DISC	View
Deal A + Advantage A	60	20.000%	\$30,000.00	\$590.81	\$800.00	View
Deal A + Advantage Plus	60	13.000%	\$30,000.00	\$307.39	\$800.00 DISC	View
		13.000%	\$50,000.00	\$307.39	\$800.00 DISC	View
		14.500%	\$30,000.00			View
		20.000%	\$30,000.00	\$590.81	\$800.00 PAR	View
		13.000%	\$50,000.00	\$307.39	\$800.00 PAR	View
		20.000%	\$30,000.00	\$590.81	\$800.00 DISC	View
		21.000%	\$20,000.00	\$603.29	\$800.00 PAR	View
		21.000%	\$20,000.00	\$603.29	\$800.00 PAR	View
		15.000%	\$30,000.00	\$530.52	\$800.00	View
		15.000%	\$30,000.00	\$530.52	\$800.00	View
		15.000%	\$30,000.00	\$530.52	\$800.00	View

Harbor Financial Services

Deal	Term	Rate	Amount	Monthly	Disc	View
Deal A + CLASS I	72	14.000%	\$50,000.00	\$859.51	\$800.00 PAR	View
Deal A + CLASS II	72	14.000%	\$50,000.00	\$859.51	\$800.00 PAR	View
Deal A + CLASS III	72	16.000%	\$50,000.00	\$908.61	\$800.00 PAR	View

Decided:

Finance and Insurance Services

+ Tier 1	60	21.000%	\$20,000.00			
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Vehicle Structure

1. Title in the name of Demo Bank One 27431 La Paz Laguna Niguel, CA 92677

2. Proof of down payment & vehicle copy of Booksheet, Copy of Title, Odometer Statement

3. Copy of valid Drivers License

4. Factory Invoice/Booksheet

5. Signed by both Dealer and Customer

6. All open accounts must be current prior to funding

7. Most customers require Bankers System or LAR contract

8. Most rental with year-to-date

9. 1500 in business deductible, minimum 6 month term, name, address and phone number of agent or carrier

10. Three references with addresses and phone numbers

11. Minimum 2 years history

12. Copy of Rental Receipt Card

13. Booksheet, Odometer Statement and copy of Title

Program Details:

Program Name: Advantage

Program Loan Amount: \$22,300.00

Loan Amount: \$22,300.00

Program Down Payment: \$15,000.00

Program Origination Fee: \$100.00

Program Cash Refund: \$75.00

Program Payment to Supplier: \$22,300.00

Vehicle Details:

Make: Ford

Model: Explorer

Year: 2002

Color: Silver

MPG: 24/32

MSRP: \$28,000

Wholesale: \$22,300

Net Price: \$22,300

Vehicle History:

Year	Month	Day	Mileage	Owner	Notes
2002	01	01	100	Owner	
2002	02	01	1000	Owner	
2002	03	01	2000	Owner	
2002	04	01	3000	Owner	
2002	05	01	4000	Owner	
2002	06	01	5000	Owner	
2002	07	01	6000	Owner	
2002	08	01	7000	Owner	
2002	09	01	8000	Owner	
2002	10	01	9000	Owner	
2002	11	01	10000	Owner	
2002	12	01	11000	Owner	
2003	01	01	12000	Owner	
2003	02	01	13000	Owner	
2003	03	01	14000	Owner	
2003	04	01	15000	Owner	
2003	05	01	16000	Owner	
2003	06	01	17000	Owner	
2003	07	01	18000	Owner	
2003	08	01	19000	Owner	
2003	09	01	20000	Owner	
2003	10	01	21000	Owner	
2003	11	01	22000	Owner	
2003	12	01	23000	Owner	
2004	01	01	24000	Owner	
2004	02	01	25000	Owner	
2004	03	01	26000	Owner	
2004	04	01	27000	Owner	
2004	05	01	28000	Owner	
2004	06	01	29000	Owner	
2004	07	01	30000	Owner	
2004	08	01	31000	Owner	
2004	09	01	32000	Owner	
2004	10	01	33000	Owner	
2004	11	01	34000	Owner	
2004	12	01	35000	Owner	
2005	01	01	36000	Owner	
2005	02	01	37000	Owner	
2005	03	01	38000	Owner	
2005	04	01	39000	Owner	
2005	05	01	40000	Owner	
2005	06	01	41000	Owner	
2005	07	01	42000	Owner	
2005	08	01	43000	Owner	
2005	09	01	44000	Owner	
2005	10	01	45000	Owner	
2005	11	01	46000	Owner	
2005	12	01	47000	Owner	
2006	01	01	48000	Owner	
2006	02	01	49000	Owner	
2006	03	01	50000	Owner	
2006	04	01	51000	Owner	
2006	05	01	52000	Owner	
2006	06	01	53000	Owner	
2006	07	01	54000	Owner	
2006	08	01	55000	Owner	
2006	09	01	56000	Owner	
2006	10	01	57000	Owner	
2006	11	01	58000	Owner	
2006	12	01	59000	Owner	
2007	01	01	60000	Owner	
2007	02	01	61000	Owner	
2007	03	01	62000	Owner	
2007	04	01	63000	Owner	
2007	05	01	64000	Owner	
2007	06	01	65000	Owner	
2007	07	01	66000	Owner	
2007	08	01	67000	Owner	
2007	09	01	68000	Owner	
2007	10	01	69000	Owner	
2007	11	01	70000	Owner	
2007	12	01	71000	Owner	
2008	01	01	72000	Owner	
2008	02	01	73000	Owner	
2008	03	01	74000	Owner	
2008	04	01	75000	Owner	
2008	05	01	76000	Owner	
2008	06	01	77000	Owner	
2008	07	01	78000	Owner	
2008	08	01	79000	Owner	
2008	09	01	80000	Owner	
2008	10	01	81000	Owner	
2008	11	01	82000	Owner	
2008	12	01	83000	Owner	
2009	01	01	84000	Owner	
2009	02	01	85000	Owner	
2009	03	01	86000	Owner	
2009	04	01	87000	Owner	
2009	05	01	88000	Owner	
2009	06	01	89000	Owner	
2009	07	01	90000	Owner	
2009	08	01	91000	Owner	
2009	09	01	92000	Owner	
2009	10	01	93000	Owner	
2009	11	01	94000	Owner	
2009	12	01	95000	Owner	
2010	01	01	96000	Owner	
2010	02	01	97000	Owner	
2010	03	01	98000	Owner	
2010	04	01	99000	Owner	
2010	05	01	100000	Owner	

Figure 15

Insurance Application

Insurance Information

Driver 1:

Gender:

Marital Status:

Occupation:

Date first licensed:

Have you had any Major Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

Have you had any Minor Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of minor traffic violations:

Have you had any Accidents in the past 5 years (2 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of accidents:

Vehicle Information:

VIN Number:

Garaging City:

Garaging State:

Garaging Zip Code:

Cost of vehicle new:

Has the vehicle been customized?

Vehicle Usage:

Annual mileage:

Mileage one-way to work/home:

Is the vehicle leased?

If vehicle is leased, is GAP coverage needed?

Ceroid Bump

Male

Single

Advertising/Promotion

(mm/dd/yyyy)

☐ Yes ☒ No

☒ Yes ☐ No

☒ Yes ☐ No

☐

2G4NJ52TXW

ABERDEEN

MD

21001

☐ Yes ☒ No

Work

☐ Yes ☒ No

☐ Yes ☒ No

FIGURE 16

Status of Applications

Applicant Status

Page # 1 of 1

Type	Name	Submit Date	Finance	Insurance	Archive
Single	Kyaccommon, Lee	12/19/2001 8:11:38 AM	In Process	Not Quoted	
Single	Kyaccommon, Lee	12/18/2001 7:06:23 AM	In Process	Not Quoted	
Single	Kyaccommon, Lee	12/18/2001 6:37:58 AM	In Process	Not Quoted	
Single	Aruba, Allen	12/17/2001 2:41:28 PM	In Process	Not Quoted	
Single	Aruba, Allen	12/17/2001 2:41:05 PM	In Process	Not Quoted	
Single	partin, rhonda	12/17/2001 1:57:25 PM	In Process	Not Quoted	
Single	Aruba, Allen	12/17/2001 1:48:38 PM	In Process	Not Quoted	
Single	Aruba, Allen	12/17/2001 1:45:48 PM	In Process	Not Quoted	
Single	Kyaccommon, Helen	12/17/2001 1:25:46 PM	SFA Sent	Not Quoted	
Single	Aruba, Allen	12/3/2001 3:58:44 PM	In Process	Not Quoted	
Single	partin, rhonda	12/3/2001 1:13:36 PM	In Process	Not Quoted	
Single	hwaccommon, maria	11/30/2001 3:50:12 PM	Completed	Not Quoted	
Single	McKay, Jody	11/29/2001 3:35:44 PM	In Process	Not Quoted	

Refresh

Previous Page

Next Page

Archive

Refresh Previous Page Next Page Archive